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VIA ECF

Honorable Chief Judge Carla E. Craig
U.S. Bankruptcy Court
Eastern District of New York
Conrad B. Duberstein U.S. Courthouse
271-C Cadman Plaza East
Brooklyn, NY 11201-1800

RE: Eneria Almonte
Loss Mitigation with M&T Bank
Case No. 16-41428

To The Honorable Judge Craig,

I am counsel for the Debtor in the above referenced Bankruptcy. Please allow this letter to serve as a status report in the above referenced Loss Mitigation proceedings. On February 3, 2017 the Debtor received the loan modification from M&T Bank. The Debtor and counsel reviewed the document and asked for some clarification.

Counsel for M&T did clarify some of the issues but the Debtor's request for a conference call was not granted, nor was the criteria for the modification provided. It was simply stated that this was the same modification that was offered previously, and is the only loan modification that M&T offers.

The Debtor is still reviewing the document and will sign and return it by the deadline of March 2, 2017, should she choose to accept the modification offer. Thank you for your consideration of this letter.

Very truly yours,

CC: Lisa Milas, Esq. via e-mail.

/s/Irene Costello
Irene Costello, Esq.

